

Introducer details

Contact name:	
Company name:	
Telephone number:	
Regulatory status:	☐ Directly Authorised ☐ Appointed Rep ☐ Commercial Broker
Network or club name:	(if applicable)
Network FCA number:	(if applicable)
Individual FCA number:	

Fees And Advice

Who is advising the client? Intermediary (you) ☐ Positive Lending ☐

Do you wish to add these fees to the loan? Telegraphic transfer fee ☐ Lender fee ☐

Are you charging the client a fee? Yes ☐ No ☐ If yes, how much? £

If yes, when are you charging the client? Upfront ☐ On application ☐ On offer ☐ On completion ☐ Add to loan ☐

Customer Vulnerability

Are you aware of any additional vulnerabilities that your client may have? Yes ☐ No ☐

If you answer yes to this question, please provide further information below and continue on the Additional Details Page if necessary.

Loan details

Mortgage type: Purchase ☐ Remortgage ☐ First time buyers? Yes ☐ No ☐

If remortgage, date of original purchase: Original purchase price: £

Loan amount required: £ Loan Term:

Purchase price: £ Est. Value: £

Repayment type: Repayment ☐ Interest only ☐

If interest only, please confirm exit strategy details:

Product requested: Fixed ☐ If fixed, incentive period: Variable ☐

Client preference for: True cost ☐ Lowest rate ☐ Lowest fee ☐

If purchase, source of deposit and breakdown of amounts: (e.g. £50k savings, £25k gift from family)

If remortgaging, loan purpose breakdown: (e.g. replace existing mortgage £100k, £50k home improvements)

RTB/Shared Ownership

Market value £ Discount

Discounted purchase price: £

Shared ownership % being purchased: £ Shared ownership rent: £

Security Property

Security property address incl. postcode:

Year built:

Property type: ☐ Semi-detached house ☐ Maisonette
☐ Detached house ☐ Purpose built flat
☐ Terraced house ☐ Converted flat
☐ End terrace ☐ Bungalow
☐ Studio Flat

If flat, gross internal floor area: sqm

No. of bedrooms: No. of receptions:

No. of kitchens: No. of bathrooms:

Security Property cont.

If a flat:

No. of floors in building:

On which floor is property:

Is there a lift?:

Yes ☐

No ☐

Any external cladding/
EWS1 required?:

Yes ☐

No ☐

Is the property above/adjacent to commercial property? Yes ☐ No ☐

If yes, please give details:

Tenure:

Freehold ☐

Leasehold ☐

If leasehold, how many
years left of the lease?

If leasehold, please add the ground rent and service charge amounts onto expenditure on page 10

Is the property of standard construction? Yes ☐ No ☐

If no, please give details:

Is this a private sale?

☐ Yes

☐ No

Are you related to the vendor?

☐ Yes

☐ No

If yes, please give details
of the circumstances/
relationship:

Does the applicant own any other properties?

Yes ☐

No ☐

If yes, how many?:

No of years owned:

If yes, please also provide details in the additional information section at the end of this form, thank you

Applicant details

Applicant 1

Applicant 2

Title:

First name:

Middle name(s)

Surname:

Have you been known by any
other name(s) ?

Yes ☐ No ☐

Yes ☐ No ☐

If yes, previous surname(s):

Date of birth:

Marital status:

Contact telephone number:

Email:

Nationality:

Current resident in the UK?

Yes ☐ No ☐

Yes ☐ No ☐

Applicant details

Applicant 1

Applicant 2

Permanent right to reside in UK? Yes ☐ No ☐

Yes ☐ No ☐

If no, please give details:

Length of UK residency: Years: Months:

Years: Months:

Applicant paid in sterling? Yes ☐ No ☐

Yes ☐ No ☐

Applicant pays tax only in UK? Yes ☐ No ☐

Yes ☐ No ☐

Estimated retirement age:

National insurance number:

Number of dependants under 18:

Number of dependants over 18:

Dependant(s) name(s) and
Date(s) of Birth:

Names of any additional occupiers aged 17 or over

Name	Relationship to applicant(s)	Date of birth

Applicant(s) current address

Applicant 1

Applicant 2

Home address line 1:

Home address line 2:

Town:

County:

Postcode:

Residential status, current home
address:

- ☐ Owner with mortgage
☐ Owner without mortgage
☐ Privately renting
☐ Living with parents
☐ Living with friends/relatives
☐ Tied accommodation
☐ Local Authority renting/
Housing Association

- ☐ Owner with mortgage
☐ Owner without mortgage
☐ Privately renting
☐ Living with parents
☐ Living with friends/relatives
☐ Tied accommodation
☐ Local Authority renting/
Housing Association

Applicant(s) previous address. Please provide 3 years' address history for each applicant, using the additional information sheet at the back of this form if required, thank you.

	Applicant 1	Applicant 2
Your current monthly mortgage/rent payment:	£	£
Time at current address:	Date moved in:	Date moved in:
Previous address line 1:		
Previous address line 2:		
Previous address town:		
Previous address county:		
Previous address postcode:		
Residential status, previous home address:	☐ Owner with mortgage ☐ Owner without mortgage ☐ Privately renting ☐ Living with parents ☐ Living with friends/relatives ☐ Tied accommodation ☐ Local Authority renting/ Housing Association	☐ Owner with mortgage ☐ Owner without mortgage ☐ Privately renting ☐ Living with parents ☐ Living with friends/relatives ☐ Tied accommodation ☐ Local Authority renting/ Housing Association
Time at previous address:	Date moved in:	Date moved in:
	Date moved out:	Date moved out:

Applicant(s) current employment details (If self-employed please complete page 7)

	Applicant 1	Applicant 2
Employment type (e.g. permanent, temporary, contract, not working, student):		
Job title:		
Employer company name:		
Employer address:		
Employer postcode:		
Employer telephone:		
Time at current employment/contract:	Start date:	Start date:
<i>If less than 12 months please complete previous employment details</i>		
Total basic salary:	£	£
Allowances (such as car/large town/subsidy etc)	£	£

Applicant(s) current employment details cont.

Applicant 1

Bonus: £ Is it guaranteed? Yes ☐ No ☐ What is the frequency? Monthly ☐ Annual ☐

Commission: £ Is it guaranteed? Yes ☐ No ☐ What is the frequency? Monthly ☐ Annual ☐

Overtime: £ Is it guaranteed? Yes ☐ No ☐ What is the frequency? Monthly ☐ Annual ☐

Applicant 2

Bonus: £ Is it guaranteed? Yes ☐ No ☐ What is the frequency? Monthly ☐ Annual ☐

Commission: £ Is it guaranteed? Yes ☐ No ☐ What is the frequency? Monthly ☐ Annual ☐

Overtime: £ Is it guaranteed? Yes ☐ No ☐ What is the frequency? Monthly ☐ Annual ☐

Applicant(s) previous employment details

Applicant 1

Applicant 2

Previous employment type (e.g.
permanent, temporary, contract, not working):

Previous job title:

Previous employer company name:

Previous employer address:

Previous employer postcode:

Previous employer telephone:

Time at previous employment/
contract:

Start date:

Start date:

Previous salary:

Previous allowances (such as car/
large town/subsidy etc)

Applicant(s) other income

Applicant 1

Applicant 2

Source of other income

Court ordered maintenance:

Benefit income:

Private/Occupational Pension income:

Other (please provide details):

Applicant(s) self-employment details

Applicant 1

Applicant 2

Company name:

Self-employment type (e.g. sole trader / partner / Director):

Nature of business:

Company address:

Company postcode:

Date started/incorporated:

Limited company income

Year 1 Year 2 Year 3 Year 1 Year 2 Year 3

Salary:

Dividend:

Net profit:

Shareholding %:

Sole trader/Partnership

Year 1 Year 2 Year 3 Year 1 Year 2 Year 3

Profit from self employment:

Profit from land and property:

Do you have any government covid support outstanding?

Yes ☐ No ☐

Yes ☐ No ☐

Do you have any outstanding personal tax?

Yes ☐ No ☐

Yes ☐ No ☐

If yes to any of the above, please give details:

Applicant(s) self-employment details cont.

Accountants details

Contact Name:

Position:

Address & postcode

Email

Telephone

Landline

Mobile

FOR INFORMATION: If an accountants certificate is required, most lenders will require an accountant to hold a relevant practicing certificate and hold one of the following qualifications (This list is only for example, some lenders will differ with acceptable qualifications):

Institute of Chartered Accountants in England and Wales (ACA/FCA)
Association of Chartered Certified Accountants (ACCA/FCCA)
Chartered Institute of Management Accountants (ACMA/FCMA)
Association of Authorised Public Accountants (AAP A/F APA)
Certified Public Accountants Association (ACPA/FCPA)

Institute of Chartered Accountants in Scotland (CA)
Chartered Institute of Taxation (CTA)
Institute of Financial Accountants (AF A/FF A)
Association of International Accountants (AAIA/FAIA)
Chartered Institute of Public Finance and Accountancy (CIPFA)

Applicant(s) current mortgage details

If the applicant(s) has/have had more than one mortgage in the past 3 years, please provide details using the addition information sheet, thank you.

Applicant 1

Applicant 2

Lender name:

Lender address:

Lender postcode:

Mortgage account Number:

Total balance outstanding:

£

£

Mortgage term remaining:

Years:

Months:

Years:

Months:

Mortgage interest rate:

%

%

Any Early Repayment Charges?

Yes ☐

No ☐

Yes ☐

No ☐

If yes, amount:

£

£

Mortgage rate type:
(ie. fixed, variable, etc)

Time remaining on rate:

Years:

Months:

Years:

Months:

Repayment type:

(ie. interest only, repayment, etc)

Applicant(s) current mortgage details cont.

	Applicant 1	Applicant 2
Do you have any other loans or charges secured on this property? If yes, please provide details here or on the additional details page.		

If Renting, Landlord details

	Applicant 1	Applicant 2
Landlord name:		
Landlord address:		
Landlord postcode:		
Landlord telephone:		
Landlord email:		

Applicant(s) net monthly income - please include income from all sources

Applicant 1

Applicant 2

Total net monthly income:

£

£

Salary deductions - monthly deductions from your pay slip(s)

Must be declared Student loan/Childcare vouchers/Maintenance payments/Car payments/Attachment of earnings orders/Season ticket loans/Other loans from employer

Monthly amount:

£

May be included if deemed essential Personal pension contributions/Pension additional voluntary contributions (AVCs)/Life cover/Sharesave schemes/Salary sacrifice to purchase additional annual leave/Salary sacrifice to purchase vouchers/Salary sacrifice to purchase goods/Charitable donations/Subscriptions/Private healthcare/Mobile telephone costs

Monthly amount:

£

Applicant(s) essential monthly outgoings - based on the position after applicant(s) have completed their house move/remortgage. First time buyers should estimate future expenditure

Electricity:

£

Fuel:

£

Gas:

£

Public Transport:

£

Water:

£

TV Broadband:

£

Landline/Mobile Phones:

£

Recreation/Holidays:

£

TV Licence:

£

Clothing:

£

Council Tax:

£

Medical Expenses:

£

Ground Rent:

£

Education:

£

Service Charges:

£

Other Living Costs:

£

Mortgage Payment Protection:

£

Motor Insurance:

£

Endowment:

£

Health insurance:

£

Pension Contribution:

£

Payment Protection:

£

Childcare:

£

Life Insurance:

£

Child Maintenance:

£

Dental Insurance:

£

Food:

£

Buildings Contents Insurance:

£

Car Maintenance:

£

Other Insurance:

£

Loan and credit commitments

Please list ALL outstanding loans, credit/store cards, credit agreements (including 0% store purchases), hire purchase agreements, overdrafts, etc. If you are unsure if a credit commitment should be added to the table, please include it and we will advise.

Client name	Credit provider (eg. bank, lender)	Credit type (eg. loan, card, store account.)	Current balance £	Monthly repayment £	Credit to be repaid by loan? Yes/No	Account number	Interest rate %	Term remaining in months

Applicant(s) credit history

	Applicant 1	Applicant 2
Have you had any defaults registered in the last 6 years?	Yes ☐ No ☐	Yes ☐ No ☐
Have you had any CCJ's registered in the last 6 years?	Yes ☐ No ☐	Yes ☐ No ☐
Have you missed any payments on commitments in the last 5 years?	Yes ☐ No ☐	Yes ☐ No ☐
Have you had a property repossessed?	Yes ☐ No ☐	Yes ☐ No ☐
Have you ever entered into an Individual Voluntary Arrangement (IVA)?	Yes ☐ No ☐	Yes ☐ No ☐
Have you ever entered into a Debt Management Plan (DMP) or Debt Relief Order (DRO)?	Yes ☐ No ☐	Yes ☐ No ☐
Have you ever taken out a pay day loan?	Yes ☐ No ☐	Yes ☐ No ☐
Have you exceeded your overdraft in the last 3 months?	Yes ☐ No ☐	Yes ☐ No ☐
Have you had a direct debit returned in the last 3 months?	Yes ☐ No ☐	Yes ☐ No ☐

If you have answered yes to any of the above, please provide a copy of the applicants up to date credit file, so that we can see accurate details of any adverse items of credit.

If DMP/IVA provide full details incl. amount, date registered, date satisfied/satisfactory conduct for any DMP or IVA

Please provide information about all adverse credit on the Additional Details box on page 13.

Declaration and Authorisation

In assessing the application, we will make enquiries about your client(s) including searching any records held by Credit Reference Agencies, Electronic Identity/Verification Systems and checking details with Fraud Prevention Agencies. If false or inaccurate information is provided and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches. Information held by the Credit Reference Agencies may already be linked to records relating to one or more of the financial associates.

For the purpose of this application your client(s) may be treated as financially linked and the application will be assessed with reference to any "associated" records. If it is a joint application or if you have told us of some other financial association with another person, you must be sure that you are entitled to (a) disclose information about any joint applicant and anyone referred to; and (b) authorise us to search, link or record information at Credit Reference Agencies. An association between joint applicants and between anyone you tell us is a financial partner will be created at Credit Reference Agencies. This will link financial records, each of which will be taken into account in all future applications. This will continue until a disassociation is successfully filed at the Credit Reference Agencies.

You confirm that your client(s) has/have given consent to us disclosing details of their application to Credit Reference Agencies, Fraud Prevention Agencies and our panel lenders. This information may be used to help us and other organisations to (a) assess the financial risk of dealing with them and other associates; (b) may be used to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) administer agreements and insurance policies with them; (d) help prevent or detect fraud, prevent money laundering or other crimes, recover debts and trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

The lender(s) we recommend may use "credit scoring" or other automated process in deciding whether to accept your client's application and during the life of their loan account. Lenders may use an initial soft search at the early stages of an enquiry, a full search on application and may recheck prior to or at completion.

IMPORTANT CONSENT INFORMATION & ADDITIONAL NEEDS DECLARATION

Please read this before you sign. Our full privacy statement can be viewed on our website.

1. By completing this agreement and returning by email, or by printing, completing, signing and returning by post, you consent to us using and disclosing details as described above. References to "we" and "us" include any subsidiary or other company associated or affiliated with Positive Lending (UK) Ltd.

At certain stages of the process we will be contacting the client, please tick all of the ways in which they are happy for us to contact them:

☐ email ☐ telephone (including voicemail) ☐ SMS/Text messaging

You/they agree that telephone conversations and other communications between us or third parties may be recorded and/or monitored to assist in improving customer and collections services.

2. The consent given to use personal information we will assume expires on the completion of the loan or cancellation of this application if sooner. Full details of how we hold, process and manage personal information are explained within our privacy statement on our website.

3. By signing below you agree that we are able to approach all lenders to ensure we secure you the best option based on payment & criteria. If you do not agree to this please speak to our advisor.

4. Please sign to confirm you have read, understand and agree to the terms above and you are providing permission for credit searches to be undertaken. If you are signing on behalf of your client, you confirm that you have their consent as above:

Intermediary signature:

Date:

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Positive Lending, Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF | 01202 850 830

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Additional Details

Please provide any additional information to support this application:

Thank you for your enquiry

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